

<b>Information to identify the case:</b>			
Debtor 1:	<b>Bonnie S. Warnshuis</b>		Social Security number or ITIN: xxx-xx-1670
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 2/13/23
Case number:	23-10064-JAD		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Bonnie S. Warnshuis	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	149 West Bond Street Corry, PA 16407	
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 3/7/23

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 6/5/23**

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 4/24/23**

**Filing deadline: 8/14/23**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on:  
**4/4/23 at 10:00 AM** , Location: **remotely by the Trustee via Zoom, how to participate:goto**  
**www.ch13pitt.com, meetings@chapter13trusteedpa.com**

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Bonnie S. Warnshuis  
Debtor

Case No. 23-10064-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 07, 2023

Form ID: 309iPGH

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2023:**

Recip ID	Recipient Name and Address
db	+ Bonnie S. Warnshuis, 149 West Bond Street, Corry, PA 16407-1103
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15570869	+ Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Mar 08 2023 00:01:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Mar 08 2023 00:01:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Mar 08 2023 04:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 08 2023 04:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Mar 08 2023 00:01:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15570848	+ EDI: TSYS2	Mar 08 2023 04:58:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15570849	+ EDI: CAPITALONE.COM	Mar 08 2023 04:58:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15570850	EDI: CAPITALONE.COM	Mar 08 2023 04:58:00	Capital One, PO Box 71087, Charlotte, NC 28272-1087
15570851	+ EDI: CAPONEAUTO.COM	Mar 08 2023 04:58:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15570852	+ EDI: CAPITALONE.COM	Mar 08 2023 04:58:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15570853	+ EDI: CITICORP.COM	Mar 08 2023 04:58:00	Citibank/The Home Depot, Citicorp Credit

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Mar 07, 2023

Form ID: 309iPGH

Total Noticed: 31

			Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15570854	+ EDI: WFNNB.COM	Mar 08 2023 04:58:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15570855	+ EDI: WFNNB.COM	Mar 08 2023 04:58:00	Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
15570856	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 08 2023 00:01:00	First National Bank, Attn: Banruptcy, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15571259	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 08 2023 00:01:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15570857	+ Email/Text: bknotification@loandepot.com	Mar 08 2023 00:01:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
15570861	Email/Text: ml-ebn@missionlane.com	Mar 08 2023 00:01:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15570858	+ Email/Text: bankruptcy@marinerfinance.com	Mar 08 2023 00:01:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15570859	+ Email/Text: Mercury@ebn.phinsolutions.com	Mar 08 2023 00:01:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15570860	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 08 2023 00:06:10	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15570862	^ MEBN	Mar 07 2023 23:59:58	Mission Lane LLC, PO Box 23075, Columbus, GA 31902-3075
15570863	+ EDI: RMSC.COM	Mar 08 2023 04:58:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15570864	+ EDI: RMSC.COM	Mar 08 2023 04:58:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15570865	+ EDI: RMSC.COM	Mar 08 2023 04:58:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15570866	+ EDI: RMSC.COM	Mar 08 2023 04:58:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15570867	+ EDI: RMSC.COM	Mar 08 2023 04:58:00	Synchrony Bank/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15570868	+ EDI: CITICORP.COM	Mar 08 2023 04:58:00	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
15570870	+ EDI: WFFC2	Mar 08 2023 04:58:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANDEPOT.COM, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Mar 07, 2023

Form ID: 309iPGH

Total Noticed: 31

**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2023 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Bonnie S. Warnshuis dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor LOANDEPOT.COM LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4